Amendments to the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claims 1-35 (Cancelled)

36. (New) An electronic wallet having means for storing and managing electronic value for processing a transaction settlement;

said electronic value comprises:

a security information including a private key specific to an electronic value and a certificate of a public key corresponding to the private key; and

a value property descriptor for defining a property of the electronic value including a variable information that is updated by a transaction settlement processing and a fixed information that is not changed by a transaction settlement processing;

wherein, said electronic value is an electronic information for processing the transaction settlement, and an electronic signature signed by said private key is added to said variable information.

- 37. The electronic wallet according to claim 36, wherein an electronic signature signed by the issuer of said electronic value is added to said fixed information.
- 38. The electronic wallet according to claim 36, wherein the electronic value further comprises a representation control including a representation control information defining display of the electronic value, and the electronic wallet generates a representation data of the

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electronic value by using said fixed information, said variable information and said

representation control information.

39. The electronic wallet according to claim 38, wherein said representation

control includes an identifier information of said representation control information which make

it possible to obtain the representation control information through a network, and a signature

signed by the issuer of the electronic value is added to the identifier information of said

representation control information.

40. The electronic wallet according to claim 38, wherein the electronic value

further comprises a representation resource including multimedia data used for representing said

electronic value.

41. The electronic wallet according to claim 50, wherein the representation

resource includes an identifier information of said multimedia data which makes it possible to

obtain the multimedia data through a network, and a signature signed by the issuer of the

electronic value is added to the identifier information of said representation resource.

42. The electronic wallet according to claim 36, wherein the security information

includes an authentication key for authenticating a service terminal of the other party for

processing a transaction settlement, and a mutual authentication is performed with the service

terminal by using said private key, said certificate and said authentication key.

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43. The electronic wallet according to claim 36, wherein the electronic value

further comprises a service control including at least one of service control module defining the

transaction settlement;

a service control message based on the service control module is embedded into

the data transmitted to a service terminal of the other party for processing a transaction

settlement; and

the service control message embedded in the data received from the terminal of

the other party for processing a transaction settlement is processed by the service control module.

44. The electronic wallet according to claim 42, wherein the electronic value

further comprises a service control including at least one of service control module defining the

transaction settlement:

a service control message based on the service control module is embedded into

the data transmitted to a service terminal of the other party for processing a transaction

settlement when the mutual authentication is performed with the service terminal; and

the service control message embedded in the data received from the terminal of

the other party for processing a transaction settlement is processed by the service control module

when the mutual authentication is performed with the service terminal.

45. The electronic wallet according to claim 43, wherein said service control

module updates said variable information based on the service control message embedded in the

data received at the time of transaction settlement.

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value;

46. A service terminal having means for storing and managing electronic value handler for processing a transaction settlement with an electronic wallet having an electronic

said electronic value handler comprises:

a security information including an authentication key of the electronic value handler; and

a value property descriptor including a property information of the electronic value and defining the property of the electronic value for processing a transaction settlement;

a service control including at least one of service control module defining the transaction settlement;

wherein, a mutual authentication is performed with the electronic wallet by using said authentication key;

a service control message based on the service control module is embedded into the data transmitted to the electronic wallet at the time of the mutual authentication; and

the service control module processes a service control message embedded into the data received from the electronic wallet at the time of the mutual authentication.

- 47. The service terminal according to claim 46, wherein an electronic signature signed by the issuer of said electronic value is added to the electronic value handler.
- 48. A method for generating electronic value for processing a transaction settlement, comprising the steps of:

generating a pair of keys including a private key specific to an electronic value and a public key corresponding to the private key and certificate of said public key;

generating a variable information that is updated by a transaction settlement processing and a fixed information that is not changed by a transaction settlement processing as information for defining a property of the electronic value; and

digitally signing said variable information with said private key.

49. The method for generating electronic value according to claim 48, further comprising the step of:

digitally signing said fixed information by the issuer of said electronic value.

50. The method for generating electronic value according to claim 48, further comprising the steps of:

generating a representation control information defining display of the electronic value.

generating a representation resource used for representing the electronic value, digitally signing the identifier information of the representation control information and the identifier information of the representation resource by the issuer of said electronic value.

51. The method for generating electronic value according to claim 48, further comprising the steps of:

generating a service control information including at least one of service control module defining the transaction settlement and;

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digitally signing the service control information by the issuer of said electronic

value.

The method for generating electronic value according to any one of claims 48

to 51, further comprising the steps of:

receiving a property of the electronic wallet receiving the electronic value

generated;

generating a representation control information of the electronic value being

capable of representation on the electronic wallet and the representation resource based on the

property of the electronic wallet; and

digitally signing an identifier information of the representation control

information and an identifier information of the representation resource by the issuer of said

electronic value.

53. A communication terminal comprising:

a first wireless communication means having a predetermined communication

distance:

a second wireless communication means having a communication distance that is

longer than the communication distance of the first wireless communication means;

wherein, said first wireless communication means receives a setting information

of the second wireless communication means from a device located at a position in which the

device is capable of performing a communication with the first wireless communication means;

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said setting information includes an identifier information of the following wireless communication: and

said second wireless communication means performs an authentication processing with the device by using the identifier information of the following wireless communication and then, establishes a communication session with the device when the authentication processing is successful.

54. The communication terminal according to claim 18, wherein said first wireless communication means has directivity.

55. The communication terminal according to claim 53, wherein said setting data includes identifier information of the wireless communication means, and the wireless communication means appointed by the identifier information of the wireless communication means performs an authentication processing with the device by using the identifier information of the following wireless communication and then, establishes a communication session with the device when the authentication processing is successful.

56. A communication terminal comprising:

a first wireless communication means having a predetermined communication distance:

a second wireless communication means having a communication distance that is longer than the communication distance of the first wireless communication means;

wherein, said first wireless communication means transmits a setting information of the second wireless communication means to a device located at a position in which the

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device is capable of performing a communication with the first wireless communication means;

and

said setting information includes identifier information of the following wireless

communication; and

said second wireless communication means, in response to a request to establish a

communication session from the device, performs an authentication processing with the device

by using the identifier information of the following wireless communication and then, establishes

the communication session with the device when the authentication processing is successful.

57. The communication terminal according to claim 56, wherein said first

wireless communication means has directivity.

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